

Certificate of Notice Page 1 of 5
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Ira R. Murray, III
 Debtor

Case No. 18-13504-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: dlv
 Form ID: 309I

Page 1 of 3
 Total Noticed: 86

Date Rcvd: Jun 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2018.

db +Ira R. Murray, III, 1431 N. Felton Street, Philadelphia, PA 19151-3806
 aty +MICHAEL A. CATALDO2, Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900,
 Philadelphia, PA 19102-3518
 14113329 +Aaron's Philadelphia, 6420 Frankford Avenue, Ste 3, Philadelphia, PA 19135-3038
 14113331 American Independent Services, P.O. Box 42526, Philadelphia, PA 19101
 14113333 Arizona Premium Finance Co., 12406 N. 32nd Street, Suite 110, Philadelphia, PA 19151
 14113334 +Az Premium Finance Co, 12406 N 32nd St Ste 110, Phoenix, AZ 85032-7147
 14113335 ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
 (address filed with court: Caine & Weiner, P.O. Box 5010, Woodland Hills, CA 91365-5010)
 14113337 Chase Manhattan Mortgage, 3415 Vision Drive, Columbus, OH 43219-6009
 14113341 +City of Philadelphia, Department of Finance, P.O. Box 56318, Philadelphia, PA 19130-6318
 14113345 +Consumer Portfolio Services, INC, 19500 Jamboree Road, Irvine, CA 92612-2411
 14113346 +Consumer Portfolio Svc, Attn:Bankruptcy, 19500 Jamboree Rd, Irvine, CA 92612-2411
 14113348 +Credit Acceptance, Attn: Bankruptcy Dept, 25505 West 12 Mile Rd Ste 3000,
 Southfield, MI 48034-8331
 14113350 +D.L.S. Law Offices, 8001 Castor Ave., Philadelphia, PA 19152-2701
 14113353 Diversified Adjustments Service, Inc., P.O. Box 32145, Fridley, MN 55432-0145
 14113357 +EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624
 14113356 Enhanced Recovery Co., LLC, P.O. Box 23870, Jacksonville, FL 32241-3870
 14113358 +Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
 14113360 +Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
 14113361 +FH Cann & Associates, INC., 1600 Osgood St., Suite 20-2/ 120,
 North Andover, MA 01845-1048
 14113362 Financial Recoveries, PO BOX 1388, Mt Laurel NJ 08054-7388
 14113363 Hertz Processing Services, P.O. Box 956649, Saint Louis, MO 63195-6649
 14113367 IRM Properties, P.O. Box 742596, Cincinnati, OH 45274-2596
 14113366 Infinity Insurance Companies, P.O. Box 2153, Birmingham, AL 35287-2537
 14113368 +Jeanette Martinez, 5405 N. Front Street, Philadelphia, PA 19120-2913
 14113369 +KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 14113370 Lankenau Medical Center, Patient Payments, P.O. Box 8500-1145,
 Philadelphia, PA 19178-1145
 14113371 Law Enforcement Systems, LLC DelDOT, P.O. Box 3032, Milwaukee, WI 53201-3032
 14113372 +Lazarus Financial Grou, 5420 Lbj Freeway, Dallas, TX 75240-6222
 14113373 Lazarus Financial Group, INC, P.O. Box 867045, Plano, TX 75086-7045
 14113375 +Linebarger Goggan Blair and Sampson LLP, 1600 JFK Blvd., 4 Penn Center, Suite 910,
 Philadelphia, PA 19103-2818
 14113376 Main Line Healthcare, P.O.Box 8500-4600, Philadelphia, PA 19178-4600
 14113378 +Marriott Employees Fcu, 10400 Fernwood Rd Ste Ll, Bethesda, MD 20817-1102
 14113379 National Ins., Inc., 330 E. State Street, Newtown, PA 18940
 14113380 National Payment Center, U.S. Department of Education, P.O. Box 105028,
 Atlanta, GA 30348-5028
 14113383 PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946,
 Harrisburg, PA 17120-0946
 14113386 +PGW, Legal Dept. 4th Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
 14113385 +Penn Credit Corporation, P.O. 1259, Dept. 91047, Oaks, PA 19456-1259
 14113387 +Philadelphia Parking Authority, Red Light Camera Program, P.O. Box 7425033101 Market Street,
 Cincinnati, OH 45274-0001
 14113389 Progressive Insurance, P.O. Box 7247-0311, Philadelphia, PA 19170-0311
 14113390 +Security Credit Serv, PO Box 1156, Oxford, MS 38655-1156
 14113394 +Sunrise Credit Services, Inc., Attn: Bankruptcy, 260 Airport Plaza,
 Farmingdale, NY 11735-4021
 14113396 +Tek-collect Inc, 871 Park St, Columbus, OH 43215-1441
 14113397 +TekCollect Inc, PO Box 1269, Columbus, OH 43216-1269
 14113398 +Trans Union Corporation, Public Records Department, 555 West Adams Street,
 Chicago, IL 60661-3631
 14113400 +U. S. Dept of Education, PO box 530260, Atlanta, GA 30353-0260
 14113402 UPHS PPMC Patient Pay, P.O. Box 824314, Philadelphia, PA 19182-4314
 14113401 UPHS Physicians Patient IDX, P.O. Box 827579, Philadelphia, PA 19182-7579
 14113405 +Wade Insurance Agency, 143 E. Roosevelt Blvd., Philadelphia, PA 19120-4243

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@ccpclaw.com Jun 12 2018 02:04:22 MICHAEL A. CIBIK2,
 Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
 tr +E-mail/Text: bncnotice@ph13trustee.com Jun 12 2018 02:05:27 WILLIAM C. MILLER, Esq.,
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
 smg E-mail/Text: megan.harper@phila.gov Jun 12 2018 02:05:08 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 12 2018 02:04:42
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 12 2018 02:05:04 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jun 12 2018 02:04:55 United States Trustee,
Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
14113330 +EDI: AFNIRECOVERY.COM Jun 12 2018 05:53:00 Afni, Inc., Po Box 3097,
Bloomington, IL 61702-3097
14113332 +E-mail/Text: pseymour@apexmtg.com Jun 12 2018 02:04:34 Apex, 1 Walnut Grove, Suite 300,
Horsham, PA 19044-2201
14113340 E-mail/Text: megan.harper@phila.gov Jun 12 2018 02:05:08 City Of Philadelphia,
Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
14113343 E-mail/Text: megan.harper@phila.gov Jun 12 2018 02:05:08 City of Philadelphia,
Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
14113347 +E-mail/Text: bankruptcy@consumerportfolio.com Jun 12 2018 02:05:00 CPS, Inc.,
P.O. Box 57071, Irvine, CA 92619-0701
14113336 E-mail/Text: ebn@carepayment.com Jun 12 2018 02:05:33 CarePayment, P.O. Box 2398,
Omaha, NE 68103-2398
14114852 +E-mail/Text: bankruptcy@cavps.com Jun 12 2018 02:05:01 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
14113338 +E-mail/Text: ecf@ccpcilaw.com Jun 12 2018 02:04:32 Cibik and Cataldo, P.C.,
1500 Walnut St., Suite 900, Philadelphia, PA 19102-3518
14113342 +E-mail/Text: bankruptcy@philapark.org Jun 12 2018 02:05:25 City of Philadelphia,
Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819
14113344 +E-mail/Text: ned-collections_bankruptcydocuments@comcast.com Jun 12 2018 02:05:21
Comcast Cable, P.O. Box 3006, Southeastern, PA 19398-3006
14113349 +EDI: CCS.COM Jun 12 2018 05:53:00 Credit collection services, Two Wells Avenue,
Dept. 9135, Newtown, MA 02459-3225
14113351 EDI: DIRECTV.COM Jun 12 2018 05:58:00 Direct TV, P.O. Box 11732, Newark, NJ 07101
14113352 EDI: DIRECTV.COM Jun 12 2018 05:58:00 Direct TV, P.O. Box 78626, Phoenix, AZ 85062
14113354 EDI: DCI.COM Jun 12 2018 05:58:00 Diversified Consultants, Inc., P.O. Box 551268,
Jacksonville, FL 32255-1268
14119179 EDI: ECMC.COM Jun 12 2018 05:53:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408
14113359 +E-mail/Text: bknotice@ercbpo.com Jun 12 2018 02:04:57 ERC/Enhanced Recovery Corp,
Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14113355 E-mail/Text: bknotice@ercbpo.com Jun 12 2018 02:04:57 Enhanced Recovery Co., LLC,
8014 Bayberry Road, Jacksonville, FL 32256-7412
14113364 +EDI: IIC9.COM Jun 12 2018 05:58:00 I.C. System, Inc., 444 Highway 96, East,
P.O. Box 64794, Saint Paul, MN 55164-0794
14113365 EDI: IRS.COM Jun 12 2018 05:58:00 I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
14113374 +E-mail/Text: bankruptcy@philapark.org Jun 12 2018 02:05:26 LDC Collection, P.O. Box 41819,
Philadelphia, PA 19101-1819
14113377 +E-mail/Text: MVCIBL@VACATIONCLUB.COM Jun 12 2018 02:04:56 Marriott Employees Fcu,
10400 Fernwood Rd, Bethesda, MD 20817-1102
14113382 +E-mail/Text: bankruptcydepartment@tsico.com Jun 12 2018 02:05:24
NCO Financial Systems, INC- KGPOR, P.O. Box 15270, Willmington, DE 19850-5270
14113381 +E-mail/Text: bankruptcydepartment@tsico.com Jun 12 2018 02:05:24
NCO Financial Systems, INC- KGPOR, P.O. Box 15273, Willmington, DE 19850-5273
14113384 E-mail/Text: bankruptcygroup@peco-energy.com Jun 12 2018 02:04:36 Peco Energy,
2301 Market Street # N 3-1, Legal Department, Philadelphia PA 19103-1338
14113388 +E-mail/Text: bankruptcy@philapark.org Jun 12 2018 02:05:26 Philadelphia Parking Authority,
Bankruptcy Department, 701 Market Street, Philadelphia, PA 19106-2895
14113391 +E-mail/Text: jennifer.chacon@spservicing.com Jun 12 2018 02:05:37
Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
14113393 EDI: SWCR.COM Jun 12 2018 05:58:00 Southwest Credit, 4120 International Pkwy,
Suite 1100, Carrollton, TX 75007-1958
14113395 EDI: AISTMBL.COM Jun 12 2018 05:53:00 T Mobile, P.O. Box 629025,
El Dorado Hills, CA 95762
14119626 +EDI: AIS.COM Jun 12 2018 05:53:00 T Mobile/T-Mobile USA Inc,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14113403 +EDI: VERIZONCOMB.COM Jun 12 2018 05:58:00 Verizon, 500 Technology Dr Ste 30,
Weldon Spring, MO 63304-2225
14113404 +EDI: VERIZONCOMB.COM Jun 12 2018 05:58:00 Verizon, Verizon Wireless Bk Admin,
500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
14113406 E-mail/Text: eforbes@ph13trustee.com Jun 12 2018 02:04:38 William C. Miller, Esquire,
Chapter 13 Trustee, P.O. Box 40119, Philadelphia, PA 19106-0119

TOTAL: 38

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14113339* +Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14113392* +Select Portfolio Servicing, Inc, PO Box 65250, Salt Lake City, UT 84165-0250
14113399 ##+Transworld System Inc/, 2235 Mercury Way Ste 275, Santa Rosa, CA 95407-5463

TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2018 at the address(es) listed below:

DANIEL L. REINGANUM on behalf of Creditor APEX MORTGAGE CORP. dreinganum@MPADLaw.com,
kgresh@mpadlaw.com/djamison@mpadlaw.com/r62202@notify.bestcase.com
KEVIN G. MCDONALD on behalf of Creditor U.S. Bank National Association, as Trustee, Successor
in Interest to Wachovia Bank, N.A. (formerly known as First Union National Bank), as Trustee, et
al bkgroup@kmlawgroup.com
MICHAEL A. CATALDO2 on behalf of Debtor Ira R. Murray, III ecf@ccpclaw.com,
igotnotices@ccpclaw.com
MICHAEL A. CIBIK2 on behalf of Debtor Ira R. Murray, III ecf@ccpclaw.com,
igotnotices@ccpclaw.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 6

Information to identify the case:			
Debtor 1	Ira R. Murray III		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	18-13504-amc		
	Social Security number or ITIN	xxx-xx-5143	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	13 5/29/18	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Ira R. Murray III	
2. All other names used in the last 8 years		
3. Address	1431 N. Felton Street Philadelphia, PA 19151	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK2 Cibik & Cataldo, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: ecf@ccpclaw.com
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 6/11/18

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 23, 2018 at 9:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18-341, 1234 Market Street, Philadelphia, PA 19107
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 9/21/18 Filing deadline: 8/7/18 Filing deadline: 11/25/18 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of 1200.00 per month for 60 months. The plan or a summary of the plan is enclosed. The hearing on confirmation will be held on: 8/28/18 at 10:00 AM , Location: Courtroom #5, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	